

What Is Claimed Is:

1. A method of operating a monetary exchange through a client server software engine, comprising:

allowing advertisers and/or participating retailers to promote products and services to targeted consumers determined by profiling.

2. A method of operating a monetary exchange according to claim 1, further comprising:

providing credits and/or coupons through the monetary exchange to at least one consumer as an inducement to viewing advertising or content or participating in advertising or promotional activities.

3. A method of operating a monetary exchange according to claim 2, further comprising:

providing credits and/or coupons through the monetary exchange to at least one consumer as an inducement to viewing advertising or content or participating in advertising or promotional activities.

4. A method of operating a monetary exchange according to claim 3, further comprising:

permitting the advertisers and/or the participating retailers to award credits to Users for involvement in off line advertising and promotion activities

5. A method of operating a monetary exchange according to claim 4, further comprising:

allowing the at least one consumer to spend and/or exchange the credits and/or coupons for content and for selected e-commerce transactions.

6. A method of operating a monetary exchange according to claim 5, further comprising:

allowing the at least one consumer to establish an on-line account for purpose of accumulating and exchanging credits and/or coupons for content and for selected e-commerce transactions.

7. A method of operating a monetary exchange according to claim 6, further comprising:

allowing the advertisers and/or the participating retailers to scale credit use with quality of service with which the content is delivered to the at least one consumer.

8. A method of operating a monetary exchange according to claim 7, further comprising:

providing, on a display of a machine operated by the at least one consumer, current credit and/or coupon account balances of the at least one consumer.

9. A method of operating a monetary exchange according to claim 8, further comprising:

billing the at least one consumer periodically for credits used in excess of credits earned.

10. A method of operating a monetary exchange according to claim 9, further comprising:

assigning priority levels to each of the at least one consumer in a group of consumers, so that a higher priority consumer is capable of limiting a lower priority consumer's credit and/or coupon accumulation and use rights, wherein the higher priority consumer and the lower priority consumer are in a same group.

11. A method of operating a monetary exchange according to claim 10, further comprising:

tracking credits and/or coupons earned by each member of a group of consumers.

12. A method of operating a monetary exchange according to claim 11, wherein the group of consumers correspond to family members living in a same household.

13. A method of operating a monetary exchange according to claim 10, further comprising:

tracking credits and/or coupons earned by each member of a group of consumers, to provide a total amount of credits and/or coupons earned by the group.

14. A method of operating a monetary exchange according to claim 11, further comprising:

allowing each member in the group of consumers an ability to share, exchange, or barter credits between other members in the group of consumers.

15. A method of operating a monetary exchange according to claim 1, further comprising:

maintaining an on-line account for said at least one consumer, the on-line account providing information regarding accumulated and exchanged credits and/or coupons for the at least one consumer.

16. A method of providing information concerning a monetary exchange method operable of the Internet, comprising:

displaying, on a display, information that a consumer can utilize in the monetary exchange method,

wherein the information relates to an amount of coupons and/or credits currently available for use by the consumer, and

wherein the coupons and/or credits may be used by the consumer to conduct e-commerce transactions on the Internet or to obtain audio or video content from the Internet.

17. A method of providing information according to claim 16, wherein the information is displayed in a game format.

18. A method of providing information according to claim 16, wherein the information is displayed on top of content that otherwise would fill the display in its entirety if the information was not present on the display.

19. A method of providing information according to claim 16, wherein the game format is modifiable by the consumer, with regards to location on the display and appearance on the display.

20. A method of providing information according to claim 16, further comprising:

displaying the information on a status bar, wherein the information identifies a program sponsor.

22. A method of providing informatoin according to claim 16, further comprising:

displaying the information on a status bar, wherein the information is a current credit account balance of a remaining amount of credits and/or coupons of the consumer.

23. A method of providing information according to claim 16, further comprising:

displaying targeted advertising initiated by a program sponsor or a participating retailer.

24. A method of providing information according to claim 23, wherein the targeted advertising is provided by the program sponsor or the participating retailer,

25. A method of providing information according to claim 24, wherein the targeted advertising is content-specific advertising that is displayed on the status bar.

26. A method of providing information according to claim 23, wherein the targeted advertising is displayed on a content portion of the display which displays the content to the consumer.

27. A method of providing information according to claim 26, wherein the targeted advertising is or content-specific advertising geographic-location-specific advertising.

28. A method of providing information according to claim 20, wherein the display of the information is continuously updated to reflect accumulation and/or use of credits and/or coupons by the consumer.

29. A method of providing information according to claim 23, wherein the targeted advertising is displayed as being superimposed on a content portion of the display which displays the content to the consumer.